

In the Specification:

Please replace paragraphs [0001] and [0002] with the following amended paragraphs:

TECHNICAL FIELD OF THE INVENTION

[0001] The present invention relates in general to techniques for communicating electronic funds, and more particularly to methods and apparatus for providing a secure capture and transfer of monetary funds.

CROSS-REFERENCE TO RELATED APPLICATIONS

[0002] This patent application is a divisional of U.S. patent application Serial No. 09/917,439, entitled "VALUE TRANSFER SYSTEM FOR UNBANKED ~~CUSTOMERS~~", CUSTOMERS," filed Jul. 27, 2001, the entire disclosure of which is incorporated herein by ~~referenced~~ reference. This application is related to U.S. patent application Serial No. 09/920,546 entitled "MESSAGE FORMAT FOR COMMUNICATING FINANCIAL ~~INFORMATION~~, INFORMATION," filed ~~herewith~~ Aug. 1, 2007.